1. An electronic commerce system, comprising:
2 a client computer; and
3 a server computer;
4 the client computer and the server computer being
5 interconnected by a public packet switched communications
6 network;

the client computer being programmed to transmit to the server computer an order acceptance request comprising a plurality of terms or conditions of a proposed offer for a purchase, including multiple options of at least one of the terms or conditions of the offer;

the server computer being programmed to process the order acceptance request based on pre-programmed criteria and, based on the processing of the order acceptance request, to transmit to the client computer an order acceptance response comprising amendment to the proposed offer for the purchase, the amendment including selection of an option of the at least one of the terms or conditions.

2. An electronic commerce system, comprising:
a client computer; and
a server computer;

the client computer and the server computer being interconnected by a public packet switched communications network;

the client computer being programmed to transmit to the server computer an order acceptance request comprising a plurality of terms or conditions of a proposed offer for a purchase;

the server computer being programmed to process the order acceptance request based on pre-programmed criteria and, based on the processing of the order acceptance request, to transmit to the client computer an order

acceptance response comprising a plurality of amendments to the proposed offer for the purchase.

1 3. An electronic commerce system, comprising:

a client computer; and

a server computer;

the client computer and the server computer being interconnected by a public packet switched communications network;

the client computer being programmed to transmit to the server computer an order acceptance request comprising a plurality of terms or conditions of a proposed offer for a purchase, the order acceptance request comprising a plurality of modular elements individually protected by cryptographic security codes;

the server computer being programmed to process the order acceptance request based on pre-programmed criteria, including authentication of the cryptographic security codes and examination of the modular elements individually protected by the cryptographic security codes, and, based on the processing of the order acceptance request, to transmit to the client computer an order acceptance response based on the pre-programmed criteria.

4. An electronic commerce system, comprising:

a client computer; and

a server computer;

the client computer and the server computer being interconnected by a public packet switched communications network;

the client computer being programmed to transmit to the server computer an order acceptance request comprising a plurality of terms or conditions of a proposed offer for a purchase;

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10 the server computer being programmed to process the order acceptance request based on pre-programmed criteria, 11 12 and, based on the processing of the order acceptance 13 request) to transmit to the client computer an order 14 acceptance response based on the pre-programmed criteria, 15 the processing of the order acceptance request being performed by a controller module that handles processing of 16 17 the order acceptance request that is primarily not specific to a particular application of the electronic commerce 18 system to which the order acceptance request pertains and 19 20 that initiates a\plurality of calls to a plurality of plug-21 in modules that handle processing of the order acceptance request that is primarily specific to the particular 22 23 application of the electronic commerce system and that can be readily replaced by different plug-in modules that handle 24 processing primarily specific to different applications of 25 the electronic commerce system. 26

5. An electronic commerce system, comprising:

a client computer; and

a server/computer;

the client computer and the server computer being interconnected by a public packet switched communications network;

the client computer being programmed to transmit to the server computer an order acceptance request comprising a plurality of terms or conditions of a proposed offer for a purchase;

the server computer being programmed to process the order acceptance request based on pre-programmed criteria, and, based on the processing of the order acceptance request, to transmit to the client computer an order acceptance response based on the pre-programmed criteria,

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the server computer further being programmed to handle
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    fraud-avoidance processing of the order acceptance request
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    based on contents of the order acceptance request other than
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    price, purchaser identity, and seller identity.
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                An electronic commerce system, comprising:
            a client computer; and
 2
            a server\computer;
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 4
            the client computer and the server computer being
 5
    interconnected by a public packet switched communications
 6
    network;
 7
            the client computer being programmed to transmit to
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    the server computer and order acceptance request comprising a
    plurality of terms or conditions of a proposed offer for a
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    purchase, the terms or conditions comprising a price;
            the server computer being/programmed to process the
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    order acceptance request based on pre-programmed criteria
12
    and, based on the processing of the order acceptance
13
    request, to transmit to the client computer an order
14
15
    acceptance response comprising amendment to the proposed
    offer for the purchase, the amendment including an amended
16
    price based on terms or conditions recited in the order
17
    acceptance request that are less than optimal based on the
18
19
    pre-programmed criteria.
                An electronic commerce system, comprising:
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 2
            a client computer; and
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            a server computer;
            the client computer and the server \phiomputer being
 4
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    interconnected by a public packet switched communications
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    network;
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the server computer an order acceptance request \comprising a

the client computer being programmed to transmit to

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9 plurality of terms or conditions of a proposed offer for a
10 purchase;
11 the server computer being programmed to process the

order acceptance request based on pre-programmed criteria,

13 and, based on the processing of the order acceptance

14 request, to transmit to the client computer and order

15 acceptance response based on the pre-programmed criteria,

16 the server further being programmed to initiate a call to a

17 database of a virtual warehouse in which merchants can store

18 virtual inventories of items, to ensure that a sufficient

19 virtual inventory exists for the purchase.

8. An electronic commerce system, comprising: a plurality of client computers; and

a server computer;

the client computer and the server computer being interconnected by a public packet switched communications network;

one of the client computers being programmed to transmit to the server computer a first order acceptance request comprising a plurality of terms or conditions of a proposed offer for a purchase of a gift certificate;

another of the client computers being programmed to transmit a second order acceptance request comprising the gift certificate;

the server computer being programmed to process the order acceptance requests based on pre-programmed criteria, and, based on the processing of the order acceptance request, to transmit to the client computers an order acceptance response based on the pre-programmed criteria, the server computer further being programmed to store gift certificate information in a database when the server computer receives the first order acceptance request and to

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examine the database when the server computer receives the
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    second order acceptance request.
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                An electronic commerce system, comprising:
 2
            a client computer; and
 3
            a server computer;
            the client computer and the server computer being
 4
    interconnected by a public packet switched communications
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    network;
            the client computer being programmed to transmit to
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 8
    the server computer an drder acceptance request comprising a
    plurality of terms or conditions of a proposed offer for a
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    purchase of tokens to be redeemed for micro-purchases;
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            the server computer being programmed to process the
12
    order acceptance request based on pre-programmed criteria,
    and, based on the processing of the order acceptance
13
    request, to transmit to the client computer an order
14
    acceptance response based on the pre-programmed criteria,
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    the server further being programmed to increase a number of
16
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    tokens in a token database that are available for use in
18
    exchange for the micro-purchases.
                 An electronic commerce system, comprising:
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 2
            a client computer; and
 3
            a server computer;
 4
            the client computer and the server computer being
    interconnected by a public packet switched communications
 5
 6
    network;
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            the client computer being programmed to transmit to
 8
    the server computer an order acceptance request comprising a
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plurality of terms or conditions of a proposed offer for a

purchase of a subscription;

